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B1 (Official Form 1) (04/13) **United States Bankruptcy Court** NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Donnelly, Nicholas G All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-2621 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 408 E Baltimore Street Wilmington, IL ZIP CODE ZIP CODE 60481 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 408 E Baltimore Street Wilmington, IL ZIP CODE ZIP CODE 60481 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) (Check one box.) the Petition is Filed (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Single Asset Real Estate as defined Chapter 9 in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Partnership Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check Clearing Bank this box and state type of entity below.) Nature of Debts Other (Check one box.) **Chapter 15 Debtors** Tax-Exempt Entity Debts are primarily Debts are primarily consumer Country of debtor's center of main interests (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a personal, family, or house-Each country in which a foreign proceeding by, regarding, or under title 26 of the United States against debtor is pending: Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). ▼ Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over 5,001-10,001-50,001-200-999 1.000-**—** 50-99 ___ 100-199 5 000 10.000 25,000 50.000 100.000 100.000 Estimated Assets \$100,001 to \$1,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$500,001 \$10,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

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B1 ((Smicial Form 1) (04/13)	. age = 0. 00		Page 2
Vc	oluntary Petition	Name of Debtor(s): N	icholas G Donnelly	
(Tł	nis page must be completed and filed in every case.)			
1	All Prior Bankruptcy Cases Filed Within Last	1	<u> </u>	
No	tion Where Filed: 1e	Case Number:	Date Filed:	
Loca	tion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Del	otor (If more than one, attach	additional sheet.)
Nam	e of Debtor:	Case Number:	Date Filed:	
Distri	ct:	Relationship:	Judge:	
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and e) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) are Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	I, the attorney for the per informed the petitioner to of title 11, United States	Exhibit B (To be completed if debtor is an individual of the completed of debtor is an individual of the consumer destitioner named in the foregoing petition that [he or she] may proceed under change of the code, and have explained the relief a certify that I have delivered to the debt is 342(b).	ebts.) n, declare that I have apter 7, 11, 12, or 13 available under each
		X /s/ Robert J. A	dams & Associates	10/28/2015
			ams & Associates	Date
Doe	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.		dentifiable harm to public health or saf	ety?
(T -		nibit D	and another an area of Edition	D.)
(10	be completed by every individual debtor. If a joint petition is filed, each Exhibit D, completed and signed by the debtor, is attached and n	•	•	D.)
lf th		nado a part or uno pour		
II U	is is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attact	hed and made a part o	f this petition.	
		ing the Debtor - Venu		
	(Check any a	applicable box.)		
V	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days		-	s immediately
	There is a bankruptcy case concerning debtor's affiliate, general partn	ner, or partnership pend	ding in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or p		
	Certification by a Debtor Who Resid		sidential Property	
	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	plicable boxes.) s residence (If box che	ecked complete the following)	
Ш	Zanalora nao a jaaginoni agamet no aostorior pedecession er aostorio	rediaeriee: (ii bex eri	ookoa, complete the following.)	
	$\overline{0}$	Name of landlord that	obtained judgment)	
	$\overline{\iota}$	Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after t	umstances under which		to cure the entire
	Debtor has included with this petition the deposit with the court of any	, , ,		after the filing of the
	petition.			
	Debtor certifies that he/she has served the Landlord with this certificat	tion. (11 U.S.C. § 362)	(1)).	

B1 (Official Form 1) (04/13)	
Voluntary Petition	n

(This page must be completed and filed in every case)

Name of Debtor(s):	Nicholas	G	Donnelly
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Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Nicholas G Donnelly

Nicholas G Donnelly

Telephone Number (If not represented by attorney)

10/28/2015

Date

Signature of Attorney*

X /s/ Robert J. Adams & Associates

Robert J. Adams & Associates Bar No. 0013056

Robert J Adams & Associates 901 W Jackson Suite 202 Chicago, IL 60607

Phone No.(312) 346-0100 Fax No.(312) 346-6228

10/28/2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative) (Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Nicholas G Donnelly	Case No.	
			(if known)
	Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: Nicholas G Donnelly Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Nicholas G Donnelly Nicholas G Donnelly
Date:10/28/2015

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B6A (Official Form 6A) (12/07)

In re Nicholas G Donnelly	Case No.	
		(if known)

SCHEDULE A - REAL PROPERTY

Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
	Interest in Property	Nature of Debtor's Interest in Property Haspand, Wife, Joint, or Community	Nature of Debtor's Interest in Property Nature of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption

Total: \$0.00 | (Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Nicholas G Donnelly	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Capital One	-	\$400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer equipment.		5 room apartment	-	\$750.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothes	-	\$650.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Nicholas G Donnelly	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
x			
x			
X			
x			
x			
X			
x			
x			
	x x x x	x x x x x x x	x x x x x x x

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B6B (Official Form 6B) (12/07) -- Cont.

In re Nicholas G Donnelly	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2014 Hyundai	-	\$0.00
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Nicholas G Donnelly	Case No.	
	(if kr	nown)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (4/13)

In re Nicholas	G Donnelly
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Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Capital One	735 ILCS 5/12-1001(b)	\$400.00	\$400.00
5 room apartment	735 ILCS 5/12-1001(b)	\$750.00	\$750.00
Clothes	735 ILCS 5/12-1001(a), (e)	\$650.00	\$650.00
2014 Hyundai	735 ILCS 5/12-1001(c)	\$0.00	\$0.00
* Amount subject to adjustment on 4/01/16 and every thr commenced on or after the date of adjustment.	\$1,850.00	\$1,850.00	

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B6D (Official Form 6D) (12/07) In re Nicholas G Donnelly

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			-		_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		로	DATE INCURRED:					
ACCT #:	1		NATURE OF LIEN: Car loan					
Santander Consumer USA 8585 N. Stemmons FW Dallas, TX 75287		-	COLLATERAL: Auto Loan REMARKS:				\$27,584.00	\$12,584.00
			VALUE: \$15,000.00					
						\dashv		
	_		Cubtatal /Tatal of this F	000		\dashv	¢27 504 00	¢40 504 00
			Subtotal (Total of this F Total (Use only on last p	_			\$27,584.00 \$27,584.00	\$12,584.00 \$12,584.00
continuation sheets attached			(222 3) 3	9	, -	L	(Report also on	(If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Nicholas G Donnelly

Case No.	
	(If Known)

v	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re **Nicholas G Donnelly**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CHI IGOIG	טייטיט	AMOUNT OF CLAIM
ACCT#: AFNI 1310 Martin Luther King Drv P.O.Box 3517 Bloomington, IL 61702-3517		-	DATE INCURRED: CONSIDERATION: Collecting for -Direct TV REMARKS:					\$378.28
ACCT#: AT&T U-Verse PO Box 5014 Carol Stream, IL 60197-5014		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:					\$266.00
ACCT#: Capital One 15000 Capital One Richmond, VA 23238		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,000.00
ACCT #: Cash Store 1701 N Larkin Ave Ste 901 Crest Hill, IL 60403		-	DATE INCURRED: CONSIDERATION: Payday loan REMARKS:					\$105.07
ACCT#: ComEd Customer Care Center P.O.Box 87522 Chicago, IL 60680		-	DATE INCURRED: CONSIDERATION: Utility Service REMARKS:					\$220.00
Representing: ComEd			Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001					Notice Only
continuation sheets attached	1	(Rep	Sul (Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	T edu	otal ile l n th	l > F.) ne)	\$1,969.35

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNITOTITED	O'THI IOU'C	UISPOIED	AMOUNT OF CLAIM
ACCT #: Comenity Bank/Vctrssec P.O Box 182789 Columbus, OH 43218-2789		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$303.08
ACCT #: Credit Collection Services Two Wells Ave Newton Center, MA 02459		-	DATE INCURRED: CONSIDERATION: Collecting For -Nationwide Insurance REMARKS:					\$85.00
ACCT #: Credit One Bank PO Box 98872 Las Vegas, NV 89193		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$276.85
ACCT#: Creditors Collection Bureau, Inc. PO Box 63 Kankakee, IL 60901-0063		-	DATE INCURRED: CONSIDERATION: Collecting For - REMARKS:					\$100.00
ACCT #: Debt recovery company 900 Merchants Conc Suite 106 Westbury, NY 11590		-	DATE INCURRED: CONSIDERATION: Collecting for - US Cellular REMARKS:					Notice Only
ACCT #: Debt Recovery Solution 900 Merchants Concourse Westbury, NY 11590		-	DATE INCURRED: CONSIDERATION: Collecting for -US Cellular REMARKS:					Notice Only
Sheet no1 of4 continuation sl Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, c	ota ule on t	al > F.) he)	\$764.93

Document

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B6F (Official Form 6F) (12/07) - Cont. In re Nicholas G Donnelly

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNECNITNCC	UNLIQUIDATED	מילים	DISPUTED	AMOUNT OF CLAIM
ACCT #: Fingerhut 400 N, Rogers Rd. Olathe, KS 66063-3330		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$930.12
ACCT #: I c system inc p.o box 64378 saint paul, mn 55164		-	DATE INCURRED: CONSIDERATION: Collecting for -AT&T Uverse REMARKS:					\$0.00
ACCT #: Kohls Department Store N56W17000 Ridgewood Menomonee Falls, WI 53051		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$195.00
ACCT #: Millenium Financial Group 5770 NW Expressway suite 102 Oklahoma City, OK 73132		-	DATE INCURRED: CONSIDERATION: Collecting for -TCF Bank REMARKS:				1	Notice Only
ACCT #: Monterey Financial Services 4095 Avenida De La Oceanside, CA 92056		-	DATE INCURRED: CONSIDERATION: Collecting for - Wags LLC REMARKS:					\$150.40
ACCT #: Monterey Financial Services 4095 Avenida De La Oceanside, CA 92056		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$4,493.00
Sheet no. 2 of 4 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (ns	hed to (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	ched ble, d	Γota ule on tl	al : F. he)	\$5,768.52

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B6F (Official Form 6F) (12/07) - Cont. In re Nicholas G Donnelly

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISDI ITEN	טייטוט	AMOUNT OF CLAIM
ACCT #: Northland Group 7831 Glenroy Rd. Ste. 350 Edina, MN 55439		-	DATE INCURRED: CONSIDERATION: Collecting for -Target REMARKS:					\$0.00
ACCT #: Orland Primary Care 16660 107th St Orland, IL 60467		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:					\$100.00
ACCT #: Springleaf Financial 17828 Halsted St Homewood, IL 60430		-	DATE INCURRED: CONSIDERATION: Loan REMARKS:					\$3,838.00
ACCT #: Sprint P.O.Box 600760 Jacksonville, FL 32260-0670		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:					\$143.00
ACCT #: Target National Bank c/o Target Credit Services PO Box 1581 Minneapolis, MN 55440-1581		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$123.44
ACCT #: TCF Bank 800 Burr Ridge Parkway Burr Ridge, IL 60521		_	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$271.00
Sheet no. 3 of 4 continuation s Schedule of Creditors Holding Unsecured Nonpriority		าร	hed to S (Use only on last page of the completed Second also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	hed ole, o	ota ule on th	ıl > F.) he)	\$4,475.44

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B6F (Official Form 6F) (12/07) - Cont. In re Nicholas G Donnelly

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODERTOR	HUSBAND, WIFE, JOINT,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOG	UNIOUIDATED	DISPITED OF THE PROPERTY OF TH	AMOUNT OF CLAIM
ACCT #: Trackers 1970 Spruce Hills Dr. Bettendorf, IA 52722		-	DATE INCURRED: CONSIDERATION: Collecting for -Midwest Bank Joliet REMARKS:				\$758.00
ACCT #: Verizon Wireless 1515 Woodfield Rd. Schaumburg, IL 60173		-	DATE INCURRED: CONSIDERATION: Cellular Phone REMARKS:				\$629.00
ACCT #: Walmart PO Box 530929 Atlanta, GA 30353-0929		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$683.96
ACCT #: Woodforest National Bank P.O.Box 7889 The Woodlands, TX 77387		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$200.00
Sheet no4 of4 continuation			ched to S	ubto	tal	>	\$2,270.96
Schedule of Creditors Holding Unsecured Nonpriorit	y Clair		(Use only on last page of the completed So port also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	hed ole, c	n t	F.) he)

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B6G (Official Form 6G) (12/07)

In re Nicholas G Donnelly

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Nicholas G Donnelly

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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	0000 10	00001	Doci	iment Pa	ane 2	1 of 39	<i>31</i> ± 0	10.10.04 DC30 Maii
F	ill in this inform	nation to id	entify your case:					
	Debtor 1	Nicholas	G	Donnell	ly			
		First Name	Middle Name	Last Name	9		Che	ck if this is:
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				An amended filing
	United States Bankr	uptcy Court fo	or the: NORTHERN	DISTRICT OF I	LLINOI	S		A supplement showing post-petition
	Case number							chapter 13 income as of the following date:
-	(if known)							MM / DD / YYYY
Of	ficial Form B	<u>6l</u>						
Sc	hedule I: Yo	ur Incom	е					12/13
res incl abo you	ponsible for supply ude information ak out your spouse. If ir name and case n	ving correct in sout your spo more space	nformation. If you are ouse. If you are separ is needed, attach a se own). Answer every q	married and no ated and your sp parate sheet to t	t filing j oouse is	ointly, and not filing	your : with y	Debtor 2), both are equally spouse is living with you, ou, do not include information any additional pages, write
1.	Fill in your emplo	yment						
	information. If you have more to	han one		Debtor 1				Debtor 2 or non-filing spouse
	job, attach a separ	rate page	Employment status	☑ Employed				☐ Employed
	with information at additional employe	ers.	Occupation	☐ Not employ Technician	yed			☐ Not employed
	Include part-time,		Occupation	rechinician				
	or self-employed w	vork.	Employer's name	Comcast				
	Occupation may in		Employer's address	One Comcas	t Cente	er		-
	applies.	anor, ii n		Number Street				Number Street
				Phildelphia City		PA 191 State Zip C		City State Zip Code
		1	How long employed th		ths	·		
		·	non long omployed a	<u></u>				
P	art 2: Give D	etails Abo	ut Monthly Incom	е				
				If you have not	thing to	report for a	ny line	, write \$0 in the space. Include your
lf yo	, ,	spouse have		er, combine the in	formatio	on for all en	nployei	rs for that person on the lines below. If
						For Debtor	r 1	For Debtor 2 or non-filing spouse
2.		•	ary, and commissions nonthly, calculate what	`	2. e	\$2,69	8.37	
3.	Estimate and list	monthly over	time pay.		3. +	\$	0.00	

Official Form B 6I Schedule I: Your Income page 1

4. Calculate gross income. Add line 2 + line 3.

\$2,698.37

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Document Donnelly Debtor 1 Nicholas G First Name Middle Name Last Name

		-	For Debtor 1	For Debto non-filing		_	
	Copy line 4 here	4.	\$2,698.37				
5.	List all payroll deductions:						
	5a. Tax, Medicare, and Social Security deductions	5a.	\$406.45				
	5b. Mandatory contributions for retirement plans	5b.	\$0.00				
	5c. Voluntary contributions for retirement plans	5c.	\$0.00				
	5d. Required repayments of retirement fund loans	5d.	\$0.00				
	5e. Insurance	5e.	\$191.29				
	5f. Domestic support obligations	5f.	\$0.00				
	5g. Union dues	5g.	\$0.00				
	5h. Other deductions. Specify:	5h. +	\$0.00				
6.	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$.	6.	<u>\$597.74</u>				
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,100.63				
8.	List all other income regularly received:	• •	<u> </u>	-			
.	8a. Net income from rental property and from operating a business, profession, or farm	8a.	\$0.00				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.						
	8b. Interest and dividends	8b.	\$0.00				
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.						
	8d. Unemployment compensation	8d.	\$0.00				
	8e. Social Security	8e.	\$0.00				
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.						
	Specify:	- 8f.	\$0.00				
	8g. Pension or retirement income	8g.	\$0.00				
	8h. Other monthly income. Specify:	_ 8h. +	\$0.00				
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$0.00				
10.	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,100.63	-		=[\$2,100.63
11.	State all other regular contributions to the expenses that you list in S Include contributions from an unmarried partner, members of your housel friends or relatives.			roommates	, and oth	ner	
	Do not include any amounts already included in lines 2-10 or amounts that		' '	kpenses liste	ed in Scl	nedu	ıle J.
	Specify:				11.	+	\$0.00
12.	Add the amount in the last column of line 10 to the amount in line 11. income. Write that amount on the Summary of Schedules and Statistical Polytod Data, if it applies				12.		\$2,100.63 Combined
13.	Related Data, if it applies. Do you expect an increase or decrease within the year after you file to	his for	m?				nonthly income
	No. None.		· · · · · · · · · · · · · · · · · · ·				
	Yes. Explain:						

Case 15-36587 Doc 1 Filed 10/28/15 Entered 10/28/15 10:16:04 Desc Main Page 23 of 39 Document Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 **Nicholas** G Donnelly Middle Name First Name Last Name A supplement showing post-petition chapter 13 expenses as of the Debtor 2 following date: (Spouse, if filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: MM / DD / YYYY Case number A separate filing for Debtor 2 because (if known) Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No П Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? No Does dependent Dependent's relationship to Dependent's Yes. Fill out this information \square Do not list Debtor 1 and Debtor 1 or Debtor 2 age live with you? for each dependent..... Debtor 2. No Significan Other 1 month $\overline{\mathbf{Q}}$ Yes Do not state the No dependents' names. Significant Other 27 $\sqrt{}$ Yes No Yes Nο Yes No Do vour expenses include No expenses of people other than Yes yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses The rental or home ownership expenses for your residence. \$695.00 4 Include first mortgage payments and any rent for the ground or lot. If not included in line 4:

Official Form B 6J

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4a.

4b.

4c.

4d

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Debtor 1 Nicholas

First Name

Middle Name Last Name

Your expenses Additional mortgage payments for your residence, such as home equity loans 5. **Utilities:** 6a. Electricity, heat, natural gas 6a. \$70.00 6b. Water, sewer, garbage collection 6b 6c. Telephone, cell phone, Internet, satellite, and 6c. \$160.00 cable services 6d. 6d. Other. Specify: Food and housekeeping supplies 7. \$650.00 Childcare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9. \$100.00 10. Personal care products and services 10. \$60.00 11. Medical and dental expenses 11. \$80.00 12. Transportation. Include gas, maintenance, bus or train 12. \$150.00 fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, 13. \$50.00 magazines, and books 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. 15b. Health insurance 15b. Vehicle insurance \$85.00 15c. 15d. Other insurance. Specify: 15d. **16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. 17b. Car payments for Vehicle 2 17b. Other. Specify: 17c. 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as 18. deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). Other payments you make to support others who do not live with you. 19. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. 20b. Real estate taxes 20h. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e

Dah	otor 1	Case 15-36587	Doc 1	Filed 10/28/15 Document Donnelly	Entered Page 25 c	10/28/15 10:1 of 39 Case number		Desc Main
Der		First Name	Middle Name	Last Name		_ Case number	(II KIIOWII)
21.	Othe	er. Specify:					21. +	
22.		monthly expenses. A		ugh 21.			22.	\$2,100.00
23.	Calc	ulate your monthly net	income.				_	
	23a.	Copy line 12 (your com	nbined monthly	income) from Schedule I	l.		23a.	\$2,100.63
	23b.	Copy your monthly exp	enses from line	e 22 above.			23b. –	\$2,100.00
	23c.	Subtract your monthly The result is your month					23c.	\$0.63
24.	Do y	ou expect an increase	or decrease in	your expenses within t	the year after y	ou file this form?		
				for your car loan within the fa modification to the ter			age	
	$\overline{\mathbf{A}}$	No						
		Yes. Explain here: None.						

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Nicholas G Donnelly Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$1,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$27,584.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$15,249.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$2,100.63
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$2,100.00
	TOTAL	20	\$1,850.00	\$42,833.20	

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Nicholas G Donnelly

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$2,100.63
Average Expenses (from Schedule J, Line 22)	\$2,100.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$2,800.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$12,584.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$15,249.20
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$27,833.20

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In re Nicholas G Donnelly Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the fi sheets, and that they are true and correct to the best of my		22
Date 10/28/2015	Signature /s/ Nicholas G Donnelly Nicholas G Donnelly	
Date	Signature	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (04/13)

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Nicholas G Donnelly	Case No.	
			(if known)

		STATEMENT OF FINANCIAL AFFAIRS				
None	1. Income from employment or operation of business State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing					
	joint petition is not filed	,				
	AMOUNT	SOURCE				
	\$16,000.00	\$29,000 in 2014 \$44,000 in 2013				

2. Income other than from employment or operation of business

 \square

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

 \square

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None \checkmark

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None $\overline{\mathbf{Q}}$

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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Document Page 30 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Nicholas G Donnelly	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5	Repossessions.	foreclosures	and returns
J.	1/6003363310113.	ioi eciosui es	and returns

INOII

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

✓

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 901 W. Jackson, Suite 202 Chicago, IL 60607 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 10/26/2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

2015 15.00

DebtorsCC.org \$14.95 for credit counseling

10. Other transfers

 $\overline{\mathbf{V}}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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n re:	Nicholas G Donnelly	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	n	6

11. Closed financial accounts

.7

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

 $\overline{\mathbf{Q}}$

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 2205 Graystone, Joliet, IL 17301 W. 17rd Street, Tinley Park, IL NAME USED

DATES OF OCCUPANCY 2013 until July 2015

2012 until 2013

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Nicholas G Donnelly	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Envir	nmental	Information
1	•		mmentai	intormation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Nicholas G Donnelly	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
None	19. Books, records and financial statements a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.
	20. Inventories
None V	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None $\overline{\mathbf{Q}}$

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None $\overline{\mathbf{V}}$

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None \mathbf{V}

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Nicholas G Donnelly	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5			
None	23. Withdrawals from a partnership or distrib	-	•	
$\overline{\mathbf{V}}$			credited or given to an insider, including compensation in any form, e during ONE YEAR immediately preceding the commencement of	
	24. Tax Consolidation Group			
None	If the debtor is a corporation, list the name and federal taxpaver-identification number of the parent corporation of any consolidated group for tax			
	25. Pension Funds			
None ✓	If the debtor is not an individual, list the name and federal thas been responsible for contributing at any time within SIX		ion number of any pension fund to which the debtor, as an employer, ely preceding the commencement of the case.	
 [If co	mpleted by an individual or individual and spouse]			
	lare under penalty of perjury that I have read the answ hments thereto and that they are true and correct.	ers contained in	the foregoing statement of financial affairs and any	
Date	10/28/2015	Signature		
		of Debtor	Nicholas G Donnelly	
Date		Signature		
		of Joint Debto (if any)	r	
	alty for making a false statement: Fine of up to \$500,00	00 or imprisonme	nt for up to 5 years, or both.	

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Nicholas G Donnelly CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

pages i necessary,				
Property No. 1				
Creditor's Name: Santander Consumer USA 8585 N. Stemmons FW Dallas, TX 75287		Describe Property Securing Debt: Auto Loan		
Property will be (check one): ✓ Surrendered ☐ Retained				
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 L	J.S.C. § 522(f)):			
Property is (check one): Claimed as exempt Not claimed as exer	mpt			
PART B Personal property subject to unexpired leas Attach additional pages if necessary.)	es. (All three colu	mns of Part B must be com	pleted for each u	unexpired lease.
Property No. 1				
Lessor's Name: None	Describe Leased	Property:	Lease will be A	Assumed pursuant to 65(p)(2):
			YES	NO 🗆
I declare under penalty of perjury that the above in personal property subject to an unexpired lease. Date 10/28/2015	·	tion as to any property of /s/ Nicholas G Donnelly Nicholas G Donnelly	·	iring a debt and/or
Date	Signature .			

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B 201B (Form 201B) (12/09)

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In re Nicholas G Donnelly

Case No.	
Chapter	7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of the Debtor

Signature of Debtor Printed Name(s) of Debtor(s) Case No. (if known) Certificate of Compliance with § 342(b) of the Bar I, Robert J. Adams & Associates required by § 342(b) of the Bankruptcy Code. /s/ Robert J. Adams & Associates Robert J. Adams & Associates, Attorney for Debtor(s) Bar No.: 0013056 Robert J Adams & Associates 901 W Jackson Suite 202	nolas G Donnelly	y 10/28/2015
Case No. (if known) Signature of Joint D Certificate of Compliance with § 342(b) of the Bar I, Robert J. Adams & Associates, counsel for Debtor(s), hereby certify is required by § 342(b) of the Bankruptcy Code. /s/ Robert J. Adams & Associates Robert J. Adams & Associates, Attorney for Debtor(s) Bar No.: 0013056 Robert J Adams & Associates	e of Debtor	Date
Certificate of Compliance with § 342(b) of the Bar I, Robert J. Adams & Associates, counsel for Debtor(s), hereby certify a required by § 342(b) of the Bankruptcy Code. /s/ Robert J. Adams & Associates Robert J. Adams & Associates, Attorney for Debtor(s) Bar No.: 0013056 Robert J Adams & Associates		
I,Robert J. Adams & Associates, counsel for Debtor(s), hereby certify required by § 342(b) of the Bankruptcy Code. /s/ Robert J. Adams & Associates Robert J. Adams & Associates, Attorney for Debtor(s) Bar No.: 0013056 Robert J Adams & Associates	e of Joint Debtor ((if any) Date
required by § 342(b) of the Bankruptcy Code. /s/ Robert J. Adams & Associates Robert J. Adams & Associates, Attorney for Debtor(s) Bar No.: 0013056 Robert J Adams & Associates	f the Bankrup	ptcy Code
Robert J. Adams & Associates, Attorney for Debtor(s) Bar No.: 0013056 Robert J Adams & Associates	eby certify that I de	delivered to the Debtor(s) the Notice
Bar No.: 0013056 Robert J Adams & Associates		
Robert J Adams & Associates		
901 W Jackson Suite 202		
01: 11.00007		
Chicago, IL 60607		
Phone: (312) 346-0100		
Fax: (312) 346-6228		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Page 2

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Doc 1

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Nicholas G Donnelly CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and at compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for rvices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case as follows:				
	For legal services, I have agreed to accept:		\$1,800.00		
	Prior to the filing of this statement I have rece	ived:	\$64.00		
	Balance Due:		\$1,736.00		
2.	e source of the compensation paid to me was:				
		(specify)			
3.	The source of compensation to be paid to me	is:			
		(specify)			
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	I have agreed to share the above-disclos associates of my law firm. A copy of the compensation, is attached.				
5.	 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 				
6.	By agreement with the debtor(s), the above-o	lisclosed fee does not include the folk	owing services:		
		CERTIFICATION			
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for presentation of the debtor(s) in this bankruptcy proceeding.			
	10/28/2015	/s/ Robert J. Adams & Associ	iates		
	Date	Robert J. Adams & Associates Robert J Adams & Associates 901 W Jackson Suite 202 Chicago, IL 60607 Phone: (312) 346-0100 / Fax: (Bar No. 0013056		
	/s/ Nicholas G Donnelly Nicholas G Donnelly				